

United States Bankruptcy Court
Northern District of Ohio

In re:
Nathaniel A. Hite
Ellen M. Hite
Debtors

Case No. 12-35426-rls
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: admin
Form ID: 234

Page 1 of 3
Total Noticed: 31

Date Rcvd: Mar 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2013.

db/db
21981071 +Nathaniel A. Hite, Ellen M. Hite, 502 W. Bremen Street, New Knoxville, OH 45871-9746
22065364 CompuNet Clinical Laboratories, P O Box 714133, Cincinnati, OH 45271-4133
21981072 +Dayton Children's Medical Center, One Children's Plaza, Dayton, Ohio 45404-1815
21981073 Dayton Pediatric Imaging, Inc., P O Box 3123, Indianapolis, IN 46206-3123
21981073 Digestive Specialty Care Inc., 3130 N. Cty Rd 25A, Suite 109, Troy, OH 45373-1337
21981074 +Eric Wasserman, Esq., 55 Public Square #799, Cleveland, OH 44113-1914
21981076 First National Bank and Trust, 3rd and High Street, Hamilton, OH 45011
21981077 HSBC/SCUSA, P O Box 961245, Fort Worth, TX 76161-0244
22181392 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
21981079 +Kettering Anesthesia Assoc Inc., 3533 Southern Blvd, Suite 3400, Dayton, OH 45429-1288
21981080 KeyBridge, P O Box 1568, Lima, OH 45802-1568
21981081 Lima Radiological Assoc, P O Box 5128, Lima, OH 45802-5128
21981082 +North Shore Agency, P O Box 4945, Trenton, NJ 08650-4945
21981083 Pediatric Prod dba Xpress Nebs, 10679 McSwain Drive, Cincinnati, OH 45241-3168
21981084 Premier Health Specialists, P O Box 630896, Cincinnati, OH 45263-0896
21981086 Santander Consumer USA, P O Box 105255, Atlanta, GA 30348-5255
21981087 +Steven C. Katchman, Esq., 137 N. Main Street, Suite 610, Dayton, OH 45402-1737
21981091 US Bank, c/o CKS Financial, P O Box 2856, Chesapeake, VA 23327-2856
21981093 Wells Fargo EFS, P O Box 84712, Sioux Falls, SD 57118-4712
21981094 +Wilson Care Inc., 915 W. Michigan Street, Sidney, OH 45365-2401
21981095 +Wilson Memorial Hospital, P O Box 966, Sidney, OH 45365-0966

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22169857 EDI: AIS.COM Mar 28 2013 22:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
21981070 EDI: RMCB.COM Mar 28 2013 22:13:00 American Medical Collection Agency, P O Box 1235,
Elmsford, NY 10523-0935
22065366 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Mar 28 2013 22:26:51 CashNet USA,
200 West Jackson, Suite 1400, Chicago, Illinois 60606-6929
21981075 EDI: WFNNB.COM Mar 28 2013 22:13:00 Fashion Bug, 1103 Allen Drive, Milford, OH 45150-8763
21981078 EDI: ICSYSTEM.COM Mar 28 2013 22:13:00 I.C. Systems, P O Box 64437,
Saint Paul, MN 55164-0437
22181392 +EDI: JEFFERSONCAP.COM Mar 28 2013 22:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-7999
21981085 +E-mail/Text: jbpriemecare@gmail.com Mar 28 2013 22:27:39 PrimeCare Physicians,
1205 Fairington Drive, Sidney, OH 45365-8144
21981086 EDI: DRIV.COM Mar 28 2013 22:13:00 Santander Consumer USA, P O Box 105255,
Atlanta, GA 30348-5255
21981088 +EDI: STFI.COM Mar 28 2013 22:13:00 SunTrust Mortgage Inc., P O Bx 79041,
Baltimore, MD 21279-0041
21981089 E-mail/Text: hmcgrp@aol.com Mar 28 2013 22:27:00 The HMC Group, 29065 Clemens Rd, Suite 200,
Westlake, OH 44145-1179
21981090 EDI: USBANKARS.COM Mar 28 2013 22:13:00 U S Bank, P O Box 108, Saint Louis, MO 63166-0108
21981091 EDI: CKSFINANCIAL.COM Mar 28 2013 22:13:00 US Bank, c/o CKS Financial, P O Box 2856,
Chesapeake, VA 23327-2856
21981092 EDI: AFNIVZWIRE.COM Mar 28 2013 22:13:00 Verizon Wireless, P O Box 660108,
Dallas, TX 75266-0108

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SunTrust Mortgage, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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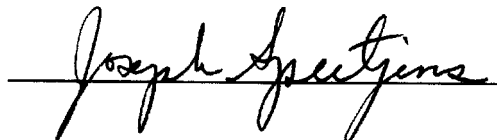
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2013 at the address(es) listed below:

Bruce C French b-french@onu.edu,
bcfrench@woh.rr.com;brucecfrench@earthlink.net;bcf@trustesolutions.com;BCF@trustesolutions.net
Martha R. Spaner on behalf of Creditor SunTrust Mortgage, Inc. ohbk@rslegal.com,
rsbkecfbackup@gmail.com
Quentin M Derryberry, II on behalf of Debtor Nathaniel A. Hite qlaw@ureach.com,
qlawii@gmail.com
Quentin M Derryberry, II on behalf of Debtor Ellen M. Hite qlaw@ureach.com, qlawii@gmail.com
TOTAL: 4

Northern District Of Ohio – Western Division
United States Bankruptcy Court
1716 Spielbusch Ave Room 411
Toledo, OH 43604

In re:

Nathaniel A. Hite
Ellen M. Hite
fka Ellen Seidel–

Case No.: 12–35426–rls

Chapter: 7

Address:

502 W. Bremen Street
New Knoxville, OH 45871

Last four digits of Social Security No.:

xxx–xx–4714
xxx–xx–4427

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: March 28, 2013
Form ohnb234

/s/ Richard L. Speer
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.